

United States Bankruptcy Court
Western District of MichiganIn re:
Keith Lloyd Papendick
Cynthia Kay Papendick
DebtorsCase No. 12-00452-jrh
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: parentka
Form ID: b18Page 1 of 4
Total Noticed: 107

Date Rcvd: Feb 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2013.

db/db +Keith Lloyd Papendick, Cynthia Kay Papendick, 21215 N Uldriks Drive,
Battle Creek, MI 49017-9008

ust +Andy Vara, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

cr +State of Michigan, Department of Treasury, Revenue & Collections Division, P.O. Box 30754,
Lansing, MI 48909-8254

6587844 +ACSurf, 3440 Gull Rd, Kalamazoo, MI 49048-1227

6587841 ARM Soluitons, 001144392, PO Box 3666, Camarillo, CA 93011-3666

6686486 +Adam B. Townshend, Assistant US Attorney, 330 Ionia NW, Suite 501,
Grand Rapids MI 49503-2580

6587815 +Alan D. Papendick, 3700 Swede Road, Midland, MI 48642-6238

6587880 Allied Collection Service, 1455239-37, PO Box 1799, Holland MI 49422-1799

6587825 Allison Thomas MD, c/o Vicki Sherman, 208 S Kalamazoo, Marshall, MI 49068

6587842 Allscripts, 0007005i, 24630 Network Place, Chicago, IL 60673-1246

6587827 +Andrew Gordon MD, c/o J. Thomas Schaeffer, 206 S Kalamazoo Ave, Marshall, MI 49068-1520

6686487 +Angelina Clark, c/o Health Advocates Law, PLLC, 2760 East Lansing Drive #3,
East Lansing MI 48823-7739

6587837 Barclaycard Rewards, Attn: CIRM, 80 Holtz Dr., Cheektowaga, NY 14225-1470

6686489 +Borgess Ascension Health, 1521 Gull Road, Kalamazoo MI 49048-1640

6587845 Borgess Cardiology Group, 685243, PO Box 120153, Grand Rapids, MI 49528-0103

6587847 Borgess Health, 001189346, PO Box 773185, Chicago, IL 60677-3001

6587846 Borgess Internal Medicine, 1455239, PO Box 34429, Seattle, WA 98124-1429

6587848 Borgess Spine, 1455239, PO Box 34429, Seattle, WA 98124-1429

6587849 Borgess Stroke Clinic, 1455239, PO Box 34429, Seattle, WA 98124-1429

6587850 +Brookside Surgery Center, 25441, 3600 Capital SW Ste 101, Battle Creek, MI 49015-9393

6587856 +CDD, Inc., 46052, 47049, 49149, 300 W Chestnut St., Wauseon, OH 43567-1322

6815727 +CONSUMERS ENERGY COMPANY, Attn: Michael G. Wilson, Esq., One Energy Plaza,
Jackson, Michigan 49201-2357

6587852 +Caine & Weiner, 5338020, PO Box 5010, Woodland Hills, CA 91365-5010

6587855 Charter Township of Comstock, 3907-90-400-500, PO Box 449, Comstock, MI 49041-0449

6587858 Client Services Inc., Ref 014328606, 3451 Harry S. Truman Blvd, St.. Charles, MI 63301-4047

6587839 +Comerica Bank, Brian Kirkham, 835 Golden Ave, Battle Creek, MI 49014-4573

6587838 +Comerica Bank, c/o Mika, Meyers, etal, 900 Monroes Ave NW, Grand Rapids, MI 49503-1423

6587871 +Dal, Inc., 0230873, PO Box 162, Clifton Heights, PA 19018-0162

6587823 +David Zebell, 3 Heritage Lane, Battle Creek, MI 49015-4165

6587861 +Delta Doctors Group Products, LLC, 2153 Wealthy St. SE, Grand Rapids, MI 49506-3033

6587862 +Diamond Resorts International, 0001252790, 10600 W Charleston Blvd,
Las Vegas, NV 89135-1014

6587834 Edward Haughn DO, 1913 39th st, Allegan, MI 49010

6587819 +Estate Of Jeanette June Papendick, c/o Greg J. Papendick, 2476 N. Geeck Road,
Corunna, MI 48817-9709

6587866 +Fire Extinguisher Service, 2335, 120 Service Street, Battle Creek, MI 49037-2395

6587867 +First Data Global, 052-0603657-000, PO Box 173845, Denver, CO 80217-3845

6587822 +Glicerio Lopez MD, c/o David Zebell, 3 Heritage Lane, Battle Creek, MI 49015-4165

6587820 +Gloria Fisher, 2254 Kings Ct., Geneva, IL 60134-4329

6587818 +Greg Papendick, 2476 N. Geeck Road, Corunna, MI 48817-9709

6587870 Haller Rowe Haviland Ophthalmology, 68563, 1052 Gull Road, Kalamazoo, MI 49048-1734

6587860 Helvey & Associate, 3770983, 1015 E. Center St., Warsaw, IN 46580-3420

6587872 Henry Schein, 00971670, Dept CH 14125, Palatine, IL 60055-4125

6587874 +IHP, 165 N Washington Ave, Battle Creek, MI 49037-2929

6832397 +J.R. Durant and Associates, c/o John D. Bradshaw, PC, PO Box 50431,
Kalamazoo, MI 49005-0431

6587886 +James Breneman, Signature Real Estate & Property Managem, 47 W. Michigan Ave,
Galesburg, MI 49053-9775

6587830 +Jeff Russell DO, c/o Darrell L Price, 130 E Columbia, Battle Creek, MI 49015-3723

6686494 +Jeffrey & Charlene Marshall, c/o Thomas Blaske, Esq., 500 S. Main, Ann Arbor MI 48104-2921

6587829 +John Collins DO, c/o Darrell L Price, 130 E Columbia, Battle Creek, MI 49015-3723

6587873 +John D Bradshaw PC, 466880, PO Box 50431, Kalamazoo, MI 49005-0431

6587835 Joseph Roth DO, c/o Philip Schaefer, 141 East Michigan Ave #600, Kalamazoo, MI 49007-3943

6587817 +Leon B. Papendick, 7696 N. 30th St, Richland, MI 49083-9479

6587824 Mark Henry MD, c/o Vicki Sherman, 208 S Kalamazoo, Marshall, MI 49068

6587868 +Matthew Glaser, Attorney at Law, Papendick, K-lit, Papendick, K-prob,
2510 Capitol Ave Ste 103, Battle Creek, MI 49015-4194

6686496 +Medical Financial Solutions, 1521 Gull Road, Kalamazoo MI 49048-1640

6587831 +Michael Sterrett MD, James Norlander, 68 E. Michigan Ave, Battle Creek, MI 49017-4011

6587851 Mnet Financial, 0000665278, 95 Argonaut Ste 250, Aliso Viejo, CA 92656-4142

6587821 +Monte Gould MD, c/o David Zebell, 3 Heritage Lane, Battle Creek, MI 49015-4165

6587876 Muller, Muller, Richmond, Farms & Myers, Yellow Book USA, Suburbar Medical Cntrs,
161 Ottawa Ave NW, Ste 205-E, Grand Rapids, MI 49503-2782

6587826 Mydilla Cheeralla MD, c/o Vicki Sherman, 208 S Kalamazoo, Marshall, MI 49068

6795137 +Mystic Dunes LLC, 7345 Greenbriar Parkway, Orlando FL 32819-8935

6587843 NCO Financial Systems, JQB793, PO Box 15372, Wilmington, DE 19850-5372

6587877 +Neurosurgery of Kalamazoo, 110446, 5943 Stadium Dr. Ste 3, Kalamazoo, MI 49009-3016

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6587857 Northstar Location Services, Chase 8547, 4285 GeneseeSt, Cheektowaga, NY 14225-1943
 6686497 +Office of the US Attorney, P.O. Box 208, Grand Rapids MI 49501-0208
 6587875 +Optum Insight, Ingenix acct# 5198657, 12125 Technology Drive, Eden Prairie, MN 55344-7302
 6587878 +PennCredit, 02616619, PO Box 988, Harrisburg, PA 17108-0988
 6587883 ++RUSSELL COLLECTION AGENCY, PO BOX 7009, FLINT MI 48507-0009
 (address filed with court: Russell Collection Agency, 69844, PO Box 7009,
 Flint, MI 48507-0009)
 6587882 +Recovery Concepts Inc, 200230015700000, 1925 E. Beltline Rd, #510,
 Carrollton, TX 75006-5813
 6587881 +Recovery Concepts Inc, 200230015700001, 1925 E. Beltline Rd, #510,
 Carrollton, TX 75006-5813
 6587884 +Regional Medical Labs, 1202, 175 College St, Battle Creek, MI 49037-3457
 6587887 SPM RESORTS, 62-134711, PO Box 602007, Charlotte, NC 28260-2007
 6587833 +Seth Eggelston DO, 327 Capital Ave, Battle Creek, MI 49017-3924
 6587885 +Signature Real Estate & Property Management, 47 W. Michigan Ave, Galesburg, MI 49053-9775
 6686498 +State of Michigan Ass't AG, Revenue & Collections Division, P.O. Box 30754,
 Lansing MI 48909-8254
 6587832 +Stephen Robinson MD, c/o Craig H. Lubben, 303 N Rose St Ste 600, Kalamazoo, MI 49007-3850
 6835251 +The Doctor's Group, P.C., c/o Brian K. Kirkham, Esq., 835 Golden Avenue,
 Battle Creek, MI 49014-4573
 6587828 +The Doctors Group PC, c/o Brian Kirkham, 835 Golden Ave, Battle Creek, MI 49014-4573
 6686499 +The Estate of Mark Verploegh, c/o Health Advocates Law, PLLC, 2760 East Lansing Drive #3,
 East Lansing MI 48823-7739
 6796838 +The Palms Country Club and, Resort Condominium Association, 7345 Greenbriar Parkway,
 Orlando, FL 32819-8935
 6686500 +U.S. Dept. Health & Human Svcs, 200 Independence Avenue, Washington DC 20201-0007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Daniel J. Casamatta,
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 David W. Asbach,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Dean E. Rietberg,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Habbo G. Fokkena,
 Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Matthew T. Cronin,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Michael V. Maggio,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Michelle M. Wilson,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 Office of the U.S. Trustee,
 The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Feb 25 2013 23:21:39 United States Trustee,
 Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2837
 6798385 EDI: AIS.COM Feb 25 2013 21:58:00 American InfoSource LP as agent for,
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 6587840 +EDI: TSYS2.COM Feb 25 2013 21:58:00 Barclays Bank Delaware, 5312, 125 S West Street,
 Wilmington, DE 19801-5014
 6784299 +E-mail/Text: bncmail@w-legal.com Feb 25 2013 23:24:19 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 6686490 +EDI: CAPITALONE.COM Feb 25 2013 21:58:00 Capital One '11 *, PO Box 30285,
 Salt Lake City UT 84130-0285
 6587853 +E-mail/Text: BKRMailOps@weltman.com Feb 25 2013 23:24:01 Capital One Bank, Case #11-8608GC,
 c/o Weltman, Weinberg, & Reis, 2155 Butterfield Dr. Ste 200-S, Troy, MI 48084-3463
 6803244 EDI: CAPITALONE.COM Feb 25 2013 21:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 6587863 E-mail/Text: bankruptcy_notices@cmsenergy.com Feb 25 2013 23:24:13 Consumers Energy,
 1000 0017 9646, PO Box 30090, Lansing, MI 48909-7590
 6686492 +E-mail/Text: bankruptcy_notices@cmsenergy.com Feb 25 2013 23:24:14 Consumers Energy **,
 Bankruptcy Department, 4600 Coolidge Hwy., Royal Oak MI 48073-1642
 6783113 EDI: DISCOVER.COM Feb 25 2013 21:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 6587864 EDI: DISCOVER.COM Feb 25 2013 21:58:00 Discover Card, 5220, PO Box 6103,
 Carol Stream, IL 60197-6103
 6587865 E-mail/Text: bknotice@ercccollections.com Feb 25 2013 23:23:57 Enhanced Recovery Company,
 Xxxxx2514, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 6587869 +E-mail/Text: gregory.barnes@globalpay.com Feb 25 2013 23:22:51 Global Payment,
 0001089295175269, 10705 Red Run Road, Owings Mills, MD 21117-5134
 6686493 +EDI: IRS.COM Feb 25 2013 21:58:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia PA 19101-7346

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6587836 +EDI: IRS.COM Feb 25 2013 21:58:00 Internal Revenue Service, Attn: Alice Converse,
8075 Creekside Dr. Stell10, Portage, MI 49024-5390

6587859 E-mail/Text: bonnie@ljross.com Feb 25 2013 23:23:06 LJ Ross, 8379922, PO Box 6099,
Jackson, MI 49204-6099

6587879 EDI: LTDFINANCIAL.COM Feb 25 2013 21:58:00 LTD Financial Services, Ref 014322586,
PO Box 630769, Houston, TX 77263-0769

6804898 +E-mail/Text: rayrl@michigan.gov Feb 25 2013 23:24:50 Michigan Department of Treasury,
Bankruptcy Unit, PO Box 30168, Lansing, MI 48909-7668, Phone - 517-241-5002

6587888 EDI: WTRRN BANK.COM Feb 25 2013 21:58:00 Target National Bank, 8099, PO Box 660170,
Dallas, TX 75266-0170

6587854 EDI: URSI.COM Feb 25 2013 21:58:00 United Recovery Systems, 15266610-BA-0617,
PO Box 722929, Houston, TX 77272-2929

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6686488 Angelina Clark
6686491 Charlene Marshall
6686495 Jeffrey W. Marshall
6587816 ##+Lyle J. Papendick, PO Box 206, Fairplay, CO 80440-0206

TOTALS: 3, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2013

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2013 at the address(es) listed below:

Brett Border on behalf of Creditor Federal National Mortgage Association (Fannie Mae),
creditor c/o Seterus, Inc. bborder@sspclegal.com, pdiaz@sspclegal.com
John F. Turck on behalf of Creditor Jeffrey Marshall jt4@blaske.com,
thb@blaske.com;nicki@blaske.com
Laura J. (Garlinghouse) Genovich garlinghousebk@fosterswift.com,
tdoherty@fosterswift.com;MI53@ecfcbis.com
Nathan A. Gambill on behalf of Creditor State of Michigan, Department of Treasury
GambillN@michigan.gov, lawrencem5@michigan.gov
Robert J. Pleznac on behalf of Debtor Cynthia Papendick pleznacr@gmail.com

TOTAL: 5

Form B18 (Official Form 18)(07/08)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Keith Lloyd Papendick 21215 N Uldriks Drive Battle Creek, MI 49017 SSN: xxx-xx-9855 Cynthia Kay Papendick 21215 N Uldriks Drive Battle Creek, MI 49017 SSN: xxx-xx-5114 Debtor(s)	Case Number 12-00452-jrh Chapter 7 Honorable Jeffrey R. Hughes
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DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: February 25, 2013

BY THE COURT


Hon. Jeffrey R. Hughes
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

¹ Aliases for Debtor Keith Lloyd Papendick : aka Suburban Medical Center, aka Keith L Papendick MD PC

FORM B18 continued (07/08)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.